

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA**

**In re: KIP DWAYNE RANEY
SSN: xxx-xx-2591
TAMMY PYLANT RANEY
SSN: xxx-xx-8388**

CASE NO. 22-81109-CRJ7

Chapter 7

THE MOVING PARTY SEEKS RELIEF FROM THE AUTOMATIC STAY. UNLESS A RESPONSE IS FILED AND SERVED UPON THE MOVING PARTY ON OR BEFORE AUGUST 2, 2022, BY ANY INTERESTED PARTY, THE MOTION MAY BE GRANTED BY THE COURT WITHOUT FURTHER NOTICE OR HEARING.

MOTION FOR RELIEF FROM AUTOMATIC STAY

REDSTONE FEDERAL CREDIT UNION, a creditor in the above case, by and through its attorney, hereby files this MOTION FOR RELIEF FROM THE AUTOMATIC STAY. The Creditor would show as follows:

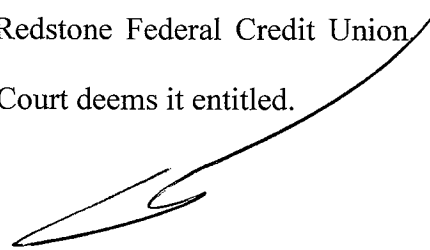
1. The Debtors were at the time of filing their petition, and still are, justly and truly indebted to the Creditor. The Debtors presently owe the Creditor the sum of \$72,963.21. The Debtors have declined to reaffirm on all of their Credit Union indebtedness.
2. The consideration for these debts were obligations for the sums shown on the
 - a) Note, Disclosure Statement, and Security Agreement, (Exhibit A) and dated June 24, 2019, in the original amount financed of \$14,900.00, plus interest at 5.190% from June 30, 2022 CROSS-COLLATERIZATION; and
 - b) Note, Disclosure Statement and Security Agreement, (Exhibit B) and dated July 26, 2019, in the original amount financed of \$23,650.00, plus interest at 4.300% from June 30, 2022 CROSS-COLLATERALIZATION; and
 - c) Note, Disclosure Statement, Security Agreement, and Collateral Insurance Agreement, (Exhibit C) and dated September 16, 2017, in the original amount financed of \$29,636.67, plus interest at 3.850% from June 30, 2022 CROSS-COLLATERALIZATION; and
 - d) Note, Disclosure Statement and Security Agreement, (Exhibit D) and dated October 19, 2018, in the original amount financed of \$48,718.49, plus interest at 11.000,% from June 30, 2022. CROSS-COLLATERALIZATION

The following properties are security for said debts:

2016 Toyota Camry, VIN # 4T1BF1FK1GU593291
2015 Toyota Tundra, VIN # 5TFRY5F10FX176527
2017 Toyota Tacoma, VIN # 5TFAZ5CN4HX045556

3. There are no setoffs or counterclaims to said debt, and it is free from any charge forbidden by applicable law.
4. Redstone Federal Credit Union objects and requests a hearing to any claim of the Debtors seeking to exempt any of the property in which Redstone Federal Credit Union has a security interest.
5. The Debtors have had a reasonable opportunity to redeem said property and have not done so.
6. The Debtors do not have equity in said property and it is not necessary to an effective reorganization.
7. Redstone Federal Credit Union is first lienholder on the properties securing the debts. Copies of the Certificates of Title are attached hereto as Exhibit E collectively.
8. This is a Chapter 7 case. The debtors either know, should know, or have been informed by Debtors' counsel of the rules of this Bankruptcy Court and the potential penalties for non-compliance. Therefore, the Creditor requests this Court waive the fourteen day "stay" in accordance with Fed. R. Bankr. P. 4001(a)(3).

Wherefore, REDSTONE Federal Credit Union prays for an order granting relief from the Section 362 stay, including relief to establish a deficiency under applicable state law, and directing Debtors to surrender possession of said property to Redstone Federal Credit Union. Your movant prays for such other, further and different relief as this Court deems it entitled.



C. HOWARD GRISHAM
GRISHAM CUMMINS, LLC
Attorney for Redstone Federal Credit Union
Post Office Box 5585
Huntsville, AL 35814-5585
Phone: 256-837-5100
Fax: 256-895-9654

CERTIFICATE OF SERVICE

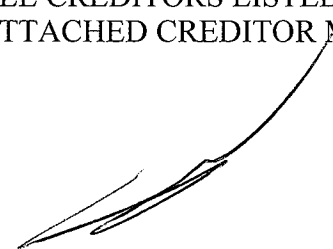
I hereby certify that I have served a copy of the Motion For Relief From Automatic Stay on the following, via U.S. Mail, postage prepaid, on July 11, 2022:

the attorney for the Debtors:
Angela Stewart Ary
Heard, Ary & Dauro, LLC
303 Williams Avenue SW
Park Plaza Suite 921
Huntsville, AL 35801

the Trustee:
Tazewell Shepard
Tazewell Shepard, Trustee
P.O. Box 19045
Huntsville, AL 35804

the Debtors:
Kip Dwayne Raney
Tammy Pylant Raney
110 Christopher Circle
Athens, AL 35611

ALL CREDITORS LISTED ON THE
ATTACHED CREDITOR MATRIX



C. Howard Grisham

EXHIBIT A

MEMBER NAME(S)/ADDRESS(ES) DEWAYNE RANEY, KIP DEWAYNE RANEY 808 N BEATY STREET ATHENS, AL 35611	Date 6/24/2019 Loan Account Number 45000000327	In this Note, the words Credit Union and Us mean Redstone Federal Credit Union and anyone to Whom We transfer Our rights under the terms and conditions of this Agreement. The words I, My, You, Your and Your(s) mean any person signing this Note.
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FEDERAL TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE		FINANCE CHARGE		Amount Financed		Total of Payments	
The cost of Your credit as a yearly rate		The dollar amount the credit will cost You if You pay as scheduled.		The amount of credit provided to You or on Your behalf		The amount You will have paid when You have made all payments as scheduled	
5.190 %		\$2,673.66 (e)		\$14,900.00		\$20,040.38 (e)	
YOUR PAYMENT SCHEDULE WILL BE:	Number of Payments	Amount of Payments	When Payments Are Due		NO PENALTY FOR EARLY PAYOFF	Finng Fees	YEARS (e) AN ESTIMATE
	71	\$278.35	MONTHLY Beginning On 8/23/2019 (e)			\$0.00	
Final Payment		\$277.53					

☒ Your loan is a **FIXED Rate loan for the life of the loan.**

☐ Your loan is a **VARIABLE Rate loan.** The Annual Percentage Rate will be determined by a loan rate index plus an _____ % margin and is subject to change. The Annual Percentage Rate and Daily Periodic Rate may increase or decrease as the index changes. The value of Your index will be subject to change every three (3) calendar months from the calendar month of this Agreement on the first day of that month. Your Annual Percentage Rate will be adjusted based upon the market index and margin on the fifth (5th) day of the month beginning four (4) calendar months after the calendar month of this Agreement and on the fifth (5th) day of every third (3rd) calendar month thereafter for the term of this Agreement. The index is the weekly average yield (percent per annum) of one-year US Government Securities on actively traded non-inflation-indexed issues adjusted to constant maturities as published in the Federal Reserve's weekly H.15 release. The current index is the most recent index available as of the first (1st) day of the calendar month just prior to the calendar month of this Note.

☐ Your loan is a **Share (Savings) Secured Variable Rate Loan.** The Annual Percentage Rate on a loan advance that is secured by a Share Account (Savings) is established prior to or at the time of the advance and is disclosed above and is based on the dividend rate on the Share Account (Savings) that is pledged plus a 2.00% margin or 3.00%, whichever is higher. The index is the current dividend rate for the Shares Account (Savings) as approved by the Board of Directors at the time of the loan advance. The Share Account (Savings) dividend rate is subject to change every calendar month on the first (1st) day of that month. Periodically, your Annual Percentage Rate will be adjusted based upon the new dividend rate plus the agreed upon margin or 3.00%, whichever is higher. Your initial change will occur on the fifth (5th) day of the month that is four (4) calendar months after the calendar month of this Agreement. After the initial change, any subsequent changes will take place on the fifth (5th) day of every third (3rd) calendar month for the term of this Agreement.

☐ With regard to either variable rate loan, The ANNUAL PERCENTAGE RATE shall not be adjusted higher than 18% or the maximum Annual Percentage Rate permissible by law whichever is less, nor decrease below 5.95% or 3% on Share (Savings) Secured loans over the lifetime of the loan; nor shall any adjustments of the ANNUAL PERCENTAGE RATE at any given change exceed 3% in any twelve (12) calendar month period. An increase in the Annual Percentage Rate will usually result in more payments of the same amount, and in more interest paid over the estimated term of this loan advance. For example: If You had borrowed \$15,000.00 for 72 months at an ANNUAL PERCENTAGE RATE of 11%, You will have nine (9) additional payments to make if the ANNUAL PERCENTAGE RATE increased the maximum of 3% on the first adjustment date.

Late Charge: If a payment is late, You will be charged 5% of the amount of any installment, which is late by 10 days or more, but not less than \$5 and not more than \$100

Security: You are giving a purchase money security interest in the goods or property being purchased, unless the following box is checked. ☐ (Brief description of other property already owned by borrower)

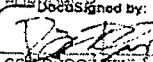
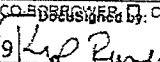
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties, and security interest.

COLLATERAL INSURANCE AGREEMENT

You understand that You are required to maintain comprehensive and collision coverage on the above collateral with a maximum deductible of \$500. Failure to maintain coverage may result in added insurance premiums to Your loan in order to protect the security interest of the Credit Union. See Page 3 for additional Collateral Insurance provisions.

PROMISE TO PAY: You agree to be bound by the terms of this Note and Personal Property Security Agreement on the reverse side and Collateral Insurance Agreement described above and continued on Page 3. You promise to pay all money loaned to You under this Agreement plus interest on the unpaid balance at the Annual Percentage Rate disclosed above. If more than one person signs below, except for any person who signs as owner of collateral, each will be responsible for repaying the loan in full (this means being jointly and severally liable). If You are not a Borrower but an Owner of the collateral for this loan, sign below and check the Owner of Collateral box. By doing so You agree only to the terms of the Personal Property Security Agreement, including the cross-collateralization and future advances provisions.

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

BORROWER Signed by: 	DATE 6/24/2019	CO-BORROWER, CO-SIGNER, OWNER OF COLLATERAL (other than a borrower) Signed by: 	DATE 6/24/2019
CO-BORROWER, CO-SIGNER, OWNER OF COLLATERAL (other than a borrower) F954E18203D549A...	DATE 6/24/2019	SIGNATURES VERIFIED BY RFCU EMPLOYEE, NOTARY 4CA7268CDBE9440...	DATE 6/24/2019
		Tangela Suggs (SEAL)	6/24/2019

APPLICATION FOR GROUP CREDIT INSURANCE - ALABAMA

CREDIT LIFE INSURANCE		CREDIT DISABILITY INSURANCE (Primary Applicant Only)	
GROUP POLICY NUMBER 29301-G, 29303-G	INSURANCE MAXIMUM (PER INDEBTEDNESS) \$75,000	GROUP POLICY NUMBER 29302-G, 29304-G	MAXIMUM MONTHLY DISABILITY BENEFIT \$750.00
MAXIMUM LOAN REPAYMENT PERIOD 180 Months		WAITING PERIOD 30 Days	
TERM OF INSURANCE 180 Months	TERMINATION DATE OF INSURANCE	MAXIMUM AGGREGATE DISABILITY BENEFIT (PER INDEBTEDNESS) \$75,000	RETROACTIVE BENEFIT YES <input type="checkbox"/> NO <input type="checkbox"/>
		TERMINATION DATE OF INSURANCE	CRITICAL PERIOD COVERAGE YES <input type="checkbox"/> NO <input type="checkbox"/>

I (we) am (are) applying for the credit insurance coverage(s) selected below and agree to pay the required premium. I (we) understand that fees may be paid by the insurer in connection with this coverage to the sponsor of this plan and/or its affiliates or designates. I (we) understand that the purchase of this insurance is voluntary and not required in order to obtain credit, and that I (we) may terminate it at any time. I (we) understand that if Critical Period Disability Insurance Coverage is indicated above, a MAXIMUM of 12 MONTHLY DISABILITY BENEFITS ARE PAYABLE PER CLAIM OCCURRENCE. I (we) also agree that:

- I am eligible for life insurance if I am presently under age 70 and my loan is repayable within the maximum loan repayment period shown above. In no event is life insurance coverage to remain in force beyond the date you reach age 70. Please read the "When does your insurance terminate?" provision.
- If joint life insurance is selected, we are eligible if the older applicant is presently under age 70 and our loan is repayable within the maximum loan repayment period shown above. We must be jointly and individually liable under the loan. Co-signers or guarantors are not eligible for insurance. In no event is joint life insurance coverage to remain in force beyond the date the older of the two of you reaches age 70. Please read the "When does your insurance terminate?" provision.
- I am eligible for disability insurance if I am presently under age 66 and my loan is repayable within the maximum loan repayment period shown above. I also must be presently working outside the home for wages or profit for 30 hours or more per week and have been so working for 30 days or more immediately prior to this date. In no event is disability insurance coverage to remain in force beyond the date you reach age 66. Please read the "When does your insurance terminate?" provision.
- A person signing this application, as co-applicant is not eligible for single disability insurance.


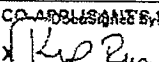
The following question must be answered to determine my (our) eligibility for insurance:

PRIMARY APPLICANT ☒ Yes ☐ No CO-APPLICANT (JOINT LIFE INSURANCE ONLY) ☐ Yes ☒ No During the last two years have you been advised of or treated for cancer, heart attack or coronary artery disease, stroke, cirrhosis, or Acquired Immune Deficiency Syndrome (AIDS)?

My (our) answer to the above question is true to the best of my (our) knowledge and belief. If my co-applicant or I answer "Yes" to this question, we understand that the person answering "Yes" is not eligible for insurance and will not be insured.

The effective date of my (our) insurance will be the date of this application, the date the eligible loan is disbursed, or the date the note evidencing the loan is signed, whichever date is later.

THIS INSURANCE CONTAINS LIMITATIONS/EXCLUSIONS PERTAINING TO BENEFITS PAYABLE.

COVERAGE REQUESTED * (OPEN END MONTHLY PREMIUM PER \$100.00 OF OUTSTANDING LOAN BALANCE)		* Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Credit Disability 21.5¢ \$1,325.84	
APPLICANT'S SIGNATURE 	DATE 6/24/2019	CO-APPLICANT'S SIGNATURE (Joint Life Only) 	DATE 6/24/2019
Tangela Suggs		Tangela Suggs	

MEMBER NAME(S) DEWAYNE RANEY		Date 6/24/2019	Loan Account Number 01002310327	
ITEMIZATION OF AMOUNT FINANCED				
Amount	Paid To	Amount	Paid To	
14,900.00	BIRMINGHAM LUXURY MOT			
PERSONAL PROPERTY SECURITY AGREEMENT				
In addition to any shares (funds) you have on deposit with Us, you offer the following property to secure the above loan and also unless the collateral is a household good as defined in 12 C.F.R. Section 227.12 (d), the collateral securing this debt also secures all other debts now or hereafter owed by any party executing this Note to the Credit Union, including all debts incurred by credit card, except that this collateral shall not secure any loan that is secured by the debtor's principal residence. Collateral: 2016 TOYOTA CAMRY 4T1BF1FK1GU593291 Description: It is further agreed that this instrument or a copy thereof, shall serve as a financing statement under the provisions of the Uniform Commercial Code, and that the signature of the parties on page 1 of this Note shall constitute the signing of such financing statement.				

ADDITIONAL PROVISIONS

You further agree (continued from the face of note)

Payment Schedule: You promise to repay the money loaned to You according to the payment schedule disclosed in the Truth in Lending Disclosure Statement on the reverse side. You understand and acknowledge that each payment is applied in the following order: late charges, finance charges, and any unpaid principal balance due.

Prepayment or Irregular Payments: Though You need only pay the fixed installments, You understand You have the right to repay Your entire loan at any time without penalty. You also understand You will only be charged interest to the date You repay Your entire loan. You may make larger payments without penalty and this may reduce the total amount of interest You will pay. Any partial payment of Your loan will not delay Your next scheduled due date(s). You understand any payment that (a) delays or (b) accelerates the reduction of Your loan balance will (a) increase or (b) decrease Your interest charge. The net effect of Your early and late payments, plus any charges caused by Your loan being a variable rate loan, if applicable, will be taken into account in determining the amount of the final payment due.

Last Payment: You give the Credit Union Your permission to deposit the balance of Your last payment, if any, to Your share account.

Security Interest: You understand and acknowledge that to protect Us, You give Us a security interest under the Uniform Commercial Code as adopted or modified by the laws of the lender's principal place of business in the property (the security) described on the reverse side and above. Unless the collateral is a household good as defined in 12 C.F.R. Section 227.12(d), the collateral securing this debt also secures all other debts now or hereafter owed to the Credit Union, including all debts incurred by credit card, except that this collateral shall not secure any loan that is secured by the debtor's principal residence.

Status of Secured Property: You promise that You own the security and that there are no liens or any other claims against the security other than the Credit Union's. You agree not to sell, lease or transfer the security or pledge it as security to anyone else, until the loan has been paid in full; to take good care of the security and to pay all taxes and liens upon it; to obtain written permission from the Credit Union before making major alterations; to perform all acts which the Credit Union determines are necessary to make its security interest enforceable; not to use the security for any unlawful purposes; to allow the Credit Union to examine and inspect the security at reasonable times; and to pay all costs of protecting the security including reasonable attorney's fees. You will not move any collateral outside the state in which You reside without prior written Credit Union approval, unless You are moving under military orders and notify Us in advance of the new address. You understand and acknowledge that You will be in default if You fail to keep any of Your promises under this Personal Property Security Agreement, including, but not limited to, Your promise to protect the enforceability of Our security interest.

Filing fees and other charges: You agree to pay all taxes and fees prescribed by law for determining the existence of or for perfecting any security interest of the Credit Union granted under the Note, Disclosure Statement and Security Agreement. See the Current Fee Schedule for other applicable charges.

Delay in Enforcement: The Credit Union can delay enforcing any of its rights under this Agreement any number of times without losing them. You are required to perform strictly under the terms of this Agreement.

Governing Law: It is expressly understood and agreed that the laws of the State of Alabama, except as preempted by the laws of the United States, shall govern this Note, Disclosure Statement and Security Agreement in all respects, including, but not limited to, interpretation, execution, validity, payment, notice, demand, protest, damage for non-payment and collection.

Preservation of Agreement Provisions: If any term, condition or provision of this Agreement is determined to be unenforceable only that provision shall be considered to be deleted from this Agreement, and all other terms, conditions and provisions will continue in force until the loan balance is paid in full.

Power of Attorney: You appoint the Credit Union Attorney-in-Fact to transfer title on any titled property that is collateral for Your loan upon approval by the Credit Union.

Copy Received: You acknowledge receipt of a copy of this Note, Disclosure Statement and Security Agreement; and accept and agree to all of its terms as indicated by Your signature on the reverse side.

Events of Default: You will be in default under this Note upon the occurrence of any of the following events, circumstances or occurrences: 1) If You fail to make a payment of principal and/or interest required under this Note by its due date; 2) Your failure to comply with any other terms, covenants or conditions of this Note, any separate security or assignment instrument which secures this Note, or any other agreement (including a

Events of Default (cont): loan) You may have with Us at any time; 3) If any warranty or representation or any information in Your application or any financial statements made or submitted to Us by you or on Your behalf in connection with this Note or to induce Us to make this loan proves to be false, misleading or incomplete in any material respect when made or furnished; 4) If You or any endorser, guarantor, co-signer or surety for You in connection with this Note (hereinafter termed "Surety") should die or become insolvent or generally unable to meet Your or its obligations as they become due; 5) If a petition should be filed or other proceedings should be started under the Federal Bankruptcy Code or any State insolvency statute by or against You or any Surety; 6) If a judgment or tax lien should be filed against You or any Surety; 7) If a Receiver should be appointed for You or any Surety; 8) If a writ or order of attachment, levy or garnishment should be issued or any proceeding should be started against You or any Surety or any of Yours or its property, assets or income, to include anyone starting a suit or proceeding to seize any of Your or Surety's funds on deposit with Us; 9) If You permit any other lien holder to gain priority over the lien or security interest of security instrument(s) which secures this Note (if any), except for any prior security interest disclosed in writing to Us that is outstanding when the Credit Union records Your security interest to secure this Note; 10) If You receive advances under any prior lien instrument beyond advances acknowledged by Us prior to recording of the security instrument(s) which secures this Note (if any); 11) If You should sell, transfer, convey or encumber any portion of or any interest in any collateral securing this Note without the Credit Union's prior written consent; 12) If You fail to make a payment or perform all of Your obligations under any instrument or other obligation secured by a security interest which has priority over the lien or security interest created by the security instrument(s) which secures this Note (if any); 13) With regard to a Share (Savings) Secured Variable Rate Loan, your failure to maintain a pledged Share (Savings) Account during the entire time any balance on this Note is outstanding; or 14) If the Credit Union should consider itself as to any debts due under this Note unsafe or not completely secure, or if it should believe, in good faith, that the prospect of Your payment or other performance under this Note is impaired or that the condition or value of the collateral (if any) which secures this Note has significantly deteriorated.

Entire Balance Due: If You are in default in any of the above ways, all of Your obligations to Us under this Note will immediately be due without Us giving You any advance notice. If any payment on Your debt under this Note is accepted after the Credit Union has demanded payment of the entire unpaid balance due or after the Credit Union has sued You, this won't be considered a waiver or forgiveness of any default in payments or any other default on Your part. Instead, the Credit Union will just apply any such payment to Your unpaid balance.

Remedies on Default - Sale of Collateral: If this Note is secured, and You do default on Your obligations under this Note, the Credit Union will have all of the rights and remedies provided by law and of a Secured Party under the Alabama Uniform Commercial Code and additionally, the specific rights: (1) To foreclose on its security interests and/or enforce its rights concerning the collateral securing this loan as provided in any Security Instrument(s) You have signed; (2) If the Credit Union sells the Collateral, the sale proceeds will be applied in the following order: (a) To all of the Credit Union's expenses in connection with Us taking possession, storing, preparing for sale and selling of the Collateral, including its reasonable attorneys' fees; (b) To the costs of terminating any claims against the Collateral that have priority over the Credit Union's security interests; and then (c) To the unpaid balance of what You owe on this Note or any other debt cross-collateralized herein. Any money left over will be paid to You or any other party You know of that has a security interest in the Collateral. If the sale proceeds are less than the total You owe Us, You agree to pay the difference, including interest on the principal amount at the Annual Percentage Rate provided for in this Note or at the adjusted rate if this is a variable rate loan until paid in full. **Lien on Shares:** If You are in default, the Credit Union may apply all shares and/or deposits (except IRA and Keogh Accounts) then on deposit needed by the Credit Union to repay Your loan, in accordance with the Federal Credit Union Act or applicable State law.

Acceleration: If You are in default, the Credit Union may demand payment of the unpaid balance, interest charges, late charges and collection costs, if any, as provided in this Note. You understand that interest will continue to accrue at the applicable fixed or variable rate until all obligations of this Note are paid in full.

Collection and Enforcement Costs: If this Note is referred to an attorney, who is not a salaried employee, for collection or enforcement after default, You agree to pay an attorney's fee of 15% of the unpaid debt if the original amount financed exceeds \$300.00, which attorney's fee You agree to be a reasonable one.

Redstone Federal Credit Union warrants and certifies that it: 1) has no penalty for prepayment of loans, and 2) applies to this loan the provisions of Regulation Z which implements Public Law 90-321 (the Truth-in-Lending Act) and, where applicable, the Standards of Fairness promulgated by the Department of Defense.

Note, Disclosure Statement and Security Agreement





Collateral Insurance Agreement:

Case 22-81109-CRJ7 Doc 14 Filed 07/12/22 Entered 07/12/22 08:55:36 Desc Main Document Page 7 of 24

EXHIBIT B

REDSTONE FEDERAL CREDIT UNION

Note, Disclosure Statement and Security Agreement

MEMBER NAME(S)/ADDRESS(ES) KIP DWAYNE RANEY 110 CHRISTOPHER CIRCLE ATHENS, AL 35611		Date 7/26/2019 Loan Account Number 201000172	In this Note, the words Credit Union and Us mean Redstone Federal Credit Union and anyone to Whom We transfer Our rights under the terms and conditions of this Agreement. The words I, My, You, Your and Your(s) mean any person signing this Note.
FEDERAL TRUTH IN LENDING DISCLOSURES			
ANNUAL PERCENTAGE RATE The cost of Your credit as a yearly rate. 4.300 %	FINANCE CHARGE The dollar amount the credit will cost You, if You pay as scheduled. \$3,312.67 (e)	Amount Financed The amount of credit provided to You or on Your behalf. \$23,650.00	Total of Payments The amount You will have paid when You have made all payments as scheduled. \$26,962.67 (e)
YOUR PAYMENT SCHEDULE WILL BE:	Number of Payments 71 Final Payment	Amount of Payments \$374.49 \$373.88	When Payments Are Due MONTHLY Beginning On 9/23/2019 (e)
		NO PENALTY FOR EARLY PAYOFF.	Fees \$0.00
MEANS (e) AN ESTIMATE			
<input checked="" type="checkbox"/> Your loan is a FIXED Rate loan for the life of the loan. <input type="checkbox"/> Your loan is a VARIABLE Rate loan. The Annual Percentage Rate will be determined by a loan rate index plus an _____ % margin and is subject to change. The Annual Percentage Rate and Daily Periodic Rate may increase or decrease as the index changes. The value of Your index will be subject to change every three (3) calendar months from the calendar month of this Agreement on the first day of that month. Your Annual Percentage Rate will be adjusted based upon the market index and margin on the fifth (5th) day of the month beginning four (4) calendar months after the calendar month of this Agreement and on the fifth (5th) day of every third (3rd) calendar month thereafter for the term of this Agreement. The index is the weekly average yield (percent per annum) of one-year US Government Securities on actively traded non-inflation-indexed issues adjusted to constant maturities as published in the Federal Reserve's weekly H.15 release. The current index is the most recent index available as of the first Friday of the calendar month just prior to the calendar month of this Note. <input type="checkbox"/> Your loan is a Share (Savings) Secured Variable Rate Loan. The Annual Percentage Rate on a loan advance that is secured by a Share Account (Savings) is established prior to or at the time of the advance and is disclosed above and is based on the dividend rate on the Share Account (Savings) that is pledged plus a 2.00% margin or 3.00%, whichever is higher. The index is the current dividend rate for the Shares Account (Savings) as approved by the Board of Directors at the time of the loan advance. The Share Account (Savings) dividend rate is subject to change every calendar month on the first (1st) day of that month. Periodically, your Annual Percentage Rate will be adjusted based upon the new dividend rate plus the agreed upon margin or 3.00%, whichever is higher. Your initial change will occur on the fifth (5th) day of the month that is four (4) calendar months after the calendar month of this Agreement. After the initial change, any subsequent changes will take place on the fifth (5th) day of every third (3rd) calendar month for the term of this Agreement. <input type="checkbox"/> With regard to either variable rate loan, the ANNUAL PERCENTAGE RATE shall not be adjusted higher than 18% or the maximum Annual Percentage Rate permissible by law whichever is less, nor decrease below 5.95% or 3% on Share (Savings) Secured loans over the lifetime of the loan; nor shall any adjustments of the ANNUAL PERCENTAGE RATE at any given change exceed 3% in any twelve (12) calendar month period. An increase in the Annual Percentage Rate will usually result in more payments of the same amount, and in more interest paid over the estimated term of this loan advance. For example: If You had borrowed \$ 15,000.00 for 72 months at an ANNUAL PERCENTAGE RATE of 11%, You will have nine (9) additional payments to make if the ANNUAL PERCENTAGE RATE increased the maximum of 3% on the first adjustment date. Late Charge: If a payment is late, You will be charged 5% of the amount of any installment, which is late by 10 days or more, but not less than \$5 and not more than \$100. Security: You are giving a purchase money security interest in the _____ (brief description of other property already owned by borrower) goods or property being purchased, unless the following box is checked: <input type="checkbox"/> See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties, and security interest.			
COLLATERAL INSURANCE AGREEMENT			
You understand that You are required to maintain comprehensive and collision coverage on the above collateral with a maximum deductible of \$500. Failure to maintain coverage may result in added insurance premiums to Your loan in order to protect the security interest of the Credit Union. See Page 3 for additional Collateral Insurance provisions. PROMISE TO PAY: You agree to be bound by the terms of this Note and Personal Property Security Agreement on the reverse side and Collateral Insurance Agreement described above and continued on Page 3. You promise to pay all money loaned to You under this Agreement plus interest on the unpaid balance at the Annual Percentage Rate disclosed above. If more than one person signs below, except for any person who signs as owner of collateral, each will be responsible for repaying the loan in full (this means being jointly and severally liable). If You are not a Borrower but an Owner of the collateral for this loan, sign below and check the Owner of Collateral box. By doing so You agree only to the terms of the Personal Property Security Agreement, including the cross-collateralization and future advances provisions. CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.			
Borrower 	DATE 7/26/19	CO-Borrower <input type="checkbox"/> CO-Signer <input type="checkbox"/> OWNER OF COLLATERAL (other than a borrower) <input type="checkbox"/>	DATE
CO-Borrower <input type="checkbox"/> CO-Signer <input checked="" type="checkbox"/> OWNER OF COLLATERAL (other than a borrower) 	DATE 7/26/19	SIGNATURES VERIFIED BY RFCU EMPLOYEE / NOTARY Tangea Suggs (SEAL) 7/26/2019	
APPLICATION FOR GROUP CREDIT INSURANCE - ALABAMA			
CREDIT LIFE INSURANCE		CREDIT DISABILITY INSURANCE (Primary Applicant Only)	
GROUP POLICY NUMBER 29301-G, 29303-G	INSURANCE MAXIMUM (PER INDEBTEDNESS) \$75,000	GROUP POLICY NUMBER 29302-G, 29304-G	MAXIMUM MONTHLY DISABILITY BENEFIT \$750.00
MAXIMUM LOAN REPAYMENT PERIOD 180 Months		WAITING PERIOD 30 Days	
TERM OF INSURANCE 180 Months	TERMINATION DATE OF INSURANCE	MAXIMUM AGGREGATE DISABILITY BENEFIT (PER INDEBTEDNESS) \$75,000	RETROACTIVE BENEFIT 93 YES <input type="checkbox"/> NO <input type="checkbox"/>
I (we) are applying for the credit insurance coverage(s) selected below and agree to pay the required premium. I (we) understand that fees may be paid by the insurer in connection with this coverage to the sponsor of this plan and/or its affiliates or designees. I (we) understand that the purchase of this insurance is voluntary and not required in order to obtain credit, and that I (we) may terminate it at any time. I (we) understand that if Critical Period Disability Insurance Coverage is indicated above, a MAXIMUM OF 12 MONTHLY DISABILITY BENEFITS ARE PAYABLE PER CLAIM OCCURRENCE. I (we) also agree that:		CRITICAL PERIOD COVERAGE YES <input type="checkbox"/> NO <input type="checkbox"/>	
1. I am eligible for life insurance if I am presently under age 70 and my loan is repayable within the maximum loan repayment period shown above. In no event is life insurance coverage to remain in force beyond the date you reach age 70. Please read the "When does your insurance terminate?" provision. 2. If joint life insurance is selected, we are eligible if the older applicant is presently under age 70 and our loan is repayable within the maximum loan repayment period shown above. We must be jointly and individually liable under the loan. Co-signers or guarantors are not eligible for insurance. In no event is joint life insurance coverage to remain in force beyond the date the older of the two of you reaches age 70. Please read the "When does your insurance terminate?" provision. 3. I am eligible for disability insurance if I am presently under age 65 and my loan is repayable within the maximum loan repayment period shown above. I also must be presently working outside the home for wages or profit for 30 hours or more per week and have been so working for 30 days or more immediately prior to this date. In no event is disability insurance coverage to remain in force beyond the date you reach age 65. Please read the "When does your insurance terminate?" provision. 4. A person signing this application, as co-applicant is not eligible for single disability insurance.			
The following question must be answered to determine my (our) eligibility for insurance:			
PRIMARY APPLICANT <input type="checkbox"/> Yes <input type="checkbox"/> No		CO-APPLICANT (JOINT LIFE INSURANCE ONLY) <input type="checkbox"/> Yes <input type="checkbox"/> No	
During the last two years have you been advised of or treated for cancer, heart attack or coronary artery disease, stroke, cirrhosis, or Acquired Immune Deficiency Syndrome (AIDS)?			
My (our) answer to the above question is true to the best of my (our) knowledge and belief. If my co-applicant or I answer "Yes" to this question, we understand that the person answering "Yes" is not eligible for insurance and will not be insured.			
The effective date of my (our) insurance will be the date of this application, the date the eligible loan is disbursed, or the date the note evidencing the loan is signed, whichever date is later.			
THIS INSURANCE CONTAINS LIMITATIONS/EXCLUSIONS PERTAINING TO BENEFITS PAYABLE.			
COVERAGE REQUESTED (OPEN END MONTHLY PREMIUM PER \$100.00 OF OUTSTANDING LOAN BALANCE)			
<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Single Life 12.3%		<input type="checkbox"/> Yes <input type="checkbox"/> No Joint Life 18.6%	
<input type="checkbox"/> Yes <input type="checkbox"/> No Credit Disability 21.6%			
APPLICANT'S SIGNATURE 	DATE 7/26/19	CO-APPLICANT'S SIGNATURE (Joint Life Only) 	DATE 7/26/19
		CS OPERATOR Tangea Suggs	

REDSTONE FEDERAL CREDIT UNION *Note, Disclosure Statement and Security Agreement*

MEMBER NAME(S) KIP DWAYNE RANEY		Date 7/26/2019	Loan Account Number 0100000172
ITEMIZATION OF AMOUNT FINANCED			
Amount 10,460.38	Paid To SOUTHEAST TOYOTA FINA	Amount	Paid To
13,189.61	583		
PERSONAL PROPERTY SECURITY AGREEMENT			
In addition to any shares (funds) you have on deposit with Us, you offer the following property to secure the above loan and also unless the collateral is a household good as defined in 12 C.F.R. Section 227.12 (d), the collateral securing this debt also secures all other debts now or hereafter owed by any party executing this Note to the Credit Union, including all debts incurred by credit card, except that this collateral shall not secure any loan that is secured by the debtor's principal residence. Collateral: 2015 TOYOTA TUNDRA 5TRF5F10FX176527 Description: It is further agreed that this instrument or a copy thereof, shall serve as a financing statement under the provisions of the Uniform Commercial Code, and that the signature of the parties on page 1 of this Note shall constitute the signing of such financing statement.			

ADDITIONAL PROVISIONS

You further agree (continued from the face of note)

Payment Schedule: You promise to repay the money loaned to you according to the payment schedule disclosed in the Truth in Lending Disclosure Statement on the reverse side. You understand and acknowledge that each payment is applied in the following order: late charges, finance charges, and any unpaid principal balance due.

Prepayment or Irregular Payments: Though You need only pay the fixed installments; You understand You have the right to repay Your entire loan at any time without penalty. You also understand You will only be charged interest to the date You repay Your entire loan. You may make larger payments without penalty and this may reduce the total amount of interest You will pay. Any partial payment of Your loan will not delay Your next scheduled due date(s). You understand any payment that (a) delays or (b) accelerates the reduction of Your loan balance will (a) increase or (b) decrease Your interest charge. The net effect of Your early and late payments, plus any changes caused by Your loan being a variable rate loan, if applicable, will be taken into account in determining the amount of the final payment due.

Last Payment: You give the Credit Union Your permission to deposit the balance of Your last payment, if any, to Your share account.

Security Interest: You understand and acknowledge that to protect Us, You give Us a security interest under the Uniform Commercial Code as adopted or modified by the laws of the lender's principal place of business in the property (the security) described on the reverse side and above. Unless the collateral is a household good as defined in 12 C.F.R. Section 227.12(d), the collateral securing this debt also secures all other debts now or hereafter owed to the Credit Union, including all debts incurred by credit card, except that this collateral shall not secure any loan that is secured by the debtor's principal residence.

Status of Secured Property: You promise that You own the security and that there are no liens or any other claims against the security other than the Credit Union's. You agree not to sell, lease or transfer the security or pledge it as security to anyone else, until the loan has been paid in full; to take good care of the security and to pay all taxes and liens upon it; to obtain written permission from the Credit Union before making major alterations; to perform all acts which the Credit Union determines are necessary to make its security interest enforceable; not to use the security for any unlawful purposes; to allow the Credit Union to examine and inspect the security at reasonable times; and to pay all costs of protecting the security including reasonable attorney's fees. You will not move any collateral outside the state in which You reside without prior written Credit Union approval, unless You are moving under military orders and notify Us in advance of the new address. You understand and acknowledge that You will be in default if You fail to keep any of Your promises under this Personal Property Security Agreement, including, but not limited to, Your promise to protect the enforceability of Our security interest.

Filing fees and other charges: You agree to pay all taxes and fees prescribed by law for determining the existence of or for perfecting any security interest of the Credit Union granted under the Note, Disclosure Statement and Security Agreement. See the Current Fee Schedule for other applicable charges.

Delay in Enforcement: The Credit Union can delay enforcing any of its rights under this Agreement any number of times without losing them. You are required to perform strictly under the terms of this Agreement.

Governing Law: It is expressly understood and agreed that the laws of the State of Alabama, except as preempted by the laws of the United States, shall govern this Note, Disclosure Statement and Security Agreement in all respects, including, but not limited to, interpretation, execution, validity, payment, notice, demand, protest, damage for non-payment and collection.

Preservation of Agreement Provisions: If any term, condition or provision of this Agreement is determined to be unenforceable only that provision shall be considered to be deleted from this Agreement, and all other terms, conditions and provisions will continue in force until the loan balance is paid in full.

Power of Attorney: You appoint the Credit Union Attorney-in-Fact to transfer title on any titled property that is collateral for Your loan upon approval by the Credit Union.

Copy Received: You acknowledge receipt of a copy of this Note, Disclosure Statement and Security Agreement; and accept and agree to all of its terms as indicated by Your signature on the reverse side.

Events of Default: You will be in default under this Note upon the occurrence of any of the following events, circumstances or occurrences: 1) If You fail to make a payment of principal and/or interest required under this Note by its due date; 2) Your failure to comply with any other terms, covenants or conditions of this Note, any separate security or assignment instrument which secures this Note, or any other agreement (including a

Events of Default (cont): loan) You may have with Us at any time; 3) If any warranty or representation or any information or Your application or any financial statements made or submitted to Us by you or on Your behalf in connection with this Note or to induce Us to make this loan proves to be false, misleading or incomplete in any material respect when made or furnished; 4) If You or any endorser, guarantor, co-signer or surety for You in connection with this Note (hereinafter termed "Surety") should die or become insolvent or generally unable to meet Your or its obligations as they become due; 5) If a petition should be filed or other proceedings should be started under the Federal Bankruptcy Code or any State insolvency statute by or against You or any Surety; 6) If a judgment or tax lien should be filed against You or any Surety; 7) If a Receiver should be appointed for You or any Surety; 8) If a writ or order of attachment, levy or garnishment should be issued or any proceeding should be started against You or any Surety or any of Yours or its property, assets or income, to include anyone starting a suit or proceeding to seize any of Your or Surety's funds on deposit with Us; 9) If You permit any other lien holder to gain priority over the lien or security interest of security instrument(s) which secures this Note (if any), except for any prior security interest disclosed in writing to Us that is outstanding when the Credit Union records Your security interest to secure this Note; 10) If You receive advances under any prior lien instrument beyond advances acknowledged by Us prior to recording of the security instrument(s) which secures this Note (if any); 11) If You should sell, transfer, convey or encumber any portion of or any interest in any collateral securing this Note without the Credit Union's prior written consent; 12) If You fail to make a payment or perform all of Your obligations under any instrument or other obligation secured by a security interest which has priority over the lien or security interest created by the security instrument(s) which secures this Note (if any); 13) With regard to a Share (Savings) Secured Variable Rate Loan, your failure to maintain a pledged Share (Savings) Account during the entire time any balance on this Note is outstanding; or 14) If the Credit Union should consider itself as to any debts due under this Note unsafe or not completely secure, or if it should believe, in good faith, that the prospect of Your payment or other performance under this Note is impaired or that the condition or value of the collateral (if any) which secures this Note has significantly deteriorated.

Entire Balance Due: If You are in default in any of the above ways, all of Your obligations to Us under this Note will immediately be due without Us giving You any advance notice. If any payment on Your debt under this Note is accepted after the Credit Union has demanded payment of the entire unpaid balance due or after the Credit Union has sued You, this won't be considered a waiver or forgiveness of any default in payments or any other default on Your part. Instead, the Credit Union will just apply any such payment to Your unpaid balance.

Remedies on Default - Sale of Collateral: If this Note is secured, and You do default on Your obligations under this Note, the Credit Union will have all of the rights and remedies provided by law and of a Secured Party under the Alabama Uniform Commercial Code and additionally, the specific rights: (1) To foreclose on its security interests and/or enforce its rights concerning the collateral securing this loan as provided in any Security Instrument(s); You have signed (2) If the Credit Union sells the Collateral, the sale proceeds will be applied in the following order: (a) To all of the Credit Union's expenses in connection with Us taking possession, storing, preparing for sale and selling of the Collateral, including its reasonable attorneys' fees; (b) To the costs of terminating any claims against the Collateral that have priority over the Credit Union's security interests; and then (c) To the unpaid balance of what You owe on this Note or any other debt cross-collateralized herein. Any money left over will be paid to You or any other party You know of that has a security interest in the Collateral. If the sale proceeds are less than the total You owe Us, You agree to pay the difference, including interest on the principal amount at the Annual Percentage Rate provided for in this Note or at the adjusted rate if this is a variable rate loan until paid in full.

Lien on Shares: If You are in default, the Credit Union may apply all shares and/or deposits (except IRA and Keogh Accounts) then on deposit needed by the Credit Union to repay Your loan, in accordance with the Federal Credit Union Act or applicable State law.

Acceleration: If You are in default, the Credit Union may demand payment of the unpaid balance, interest charges, late charges and collection costs, if any, as provided in this Note. You understand that interest will continue to accrue at the applicable fixed or variable rate until all obligations of this Note are paid in full.

Collection and Enforcement Costs: If this Note is referred to an attorney, who is not a salaried employee, for collection or enforcement after default, You agree to pay an attorney's fee of 15% of the unpaid debt if the original amount financed exceeds \$300.00, which attorney's fee You agree to be a reasonable one.

Redstone Federal Credit Union warrants and certifies that it: 1) has no penalty for prepayment of loans, and 2) applies to this loan the provisions of Regulation Z which implements Public Law 90-321 (the Truth-in-Lending Act) and, where applicable, the Standards of Fairness promulgated by the Department of Defense.

REDSTONE FEDERAL CREDIT UNION**Note, Disclosure Statement and Security Agreement**

MEMBER NAME(S) KIP DWAYNE RANEY	Date 7/26/2019	Loan Account Number 000000172
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Collateral Insurance Agreement:**Vehicle Insurance Provisions:**

You understand that the terms of your loan agreement and/or note require that: (a) You obtain property insurance against loss or damage (subject to a maximum deductible of \$500) on the vehicle securing your loan in an amount sufficient to cover the Credit Union's interest in the vehicle. This coverage is commonly referred to as comprehensive and collision insurance. (b) The insurance policy obtained must contain a loss payable clause endorsement naming the Credit Union as an additional insured. You understand that you may obtain the insurance from any agent or company of your choice. You will instruct your insurance agent to send a copy of the insurance policy, including an appropriate loss endorsement clause to:

**Redstone Federal Credit Union
220 Wynn Drive
Huntsville, AL 35893**

You hereby agree that if you fail to provide the Credit Union with acceptable evidence of the required insurance coverage at all times during the term of your loan, You will be in default under the terms of your loan agreement and as a result will represent a greater risk to the Credit Union. In this event, the Credit Union may at its option purchase insurance for its protection only. This insurance will not be liability insurance. You authorize the addition of such insurance premiums, and finance charges thereon at the interest rate set forth in your loan agreement, to your loan balance prorated over the remaining term of the loan. You understand that the Credit Union will retain a security interest in the vehicle securing your loan until the entire balance, including any premiums and finance charges are paid.

Because you will represent an increased risk, you understand and agree that any insurance purchased pursuant to this Collateral Insurance Agreement following your failure to provide the required insurance:

- 1) Will include creditor physical damage coverage (providing reimbursement for expenses incurred after repossession of the vehicle to repair physical damage to the vehicle);
- 2) May provide a form of limited comprehensive and collision coverage which is primarily designed to protect only the Credit Union's interest in the vehicle and which will be subject to a \$500.00 deductible and will never exceed the LEAST of (A) the net amount you owe on this loan, (B) the actual cash value of the vehicle at the time of any loss, or (C) the cost of repair or replacement of the vehicle;
- 3) Will not provide bodily injury or property damage liability coverage and will not fulfill the requirements of any financial responsibility law or any statutory requirement for no-fault coverage;
- 4) Will be rated according to high risk criteria and the Credit Union's business address rather than your residence; and
- 5) Will be effective and billed retroactively to the earliest date on which, to the Credit Union's knowledge, you were without the requisite insurance, regardless of when such insurance was actually put in place.

Other Insurance Provisions:

You promise to maintain insurance as long as any balance remains on this Note to protect Us from financial loss as a result of damage to or destruction of the property You pledge. You may obtain insurance protection through an agent of your choice. At the Credit Union's request you may be asked to provide proof of insurance protection. If You do not obtain insurance the Credit Union may at its sole option either: 1) obtain this insurance and add its cost to Your loan balance or 2) declare You in default and enforce any or all of its rights under this Personal Property Security Agreement. Insurance the Credit Union obtains is primarily for its protection, and will not insure You against bodily injury, property damage, or other liability claims. If the Credit Union obtains the insurance, You agree to pay an additional amount with Your payments to cover principal and interest applicable to Your insurance advance over the term of the policy commencing with Your receipt of notice of such advance. You further agree that any insurance premium advance will be secured by the security property.

Neither this Agreement nor the Credit Union's past conduct in obtaining insurance on Your behalf upon Your default shall make Us responsible for obtaining insurance in the future.

**THE PROPERTY DESCRIPTION ON PAGE 2 IS PART OF THIS AGREEMENT.
NOTICE: SIGN THIS AGREEMENT ON PAGE 1.**

EXHIBIT C

REDSTONE FEDERAL CREDIT UNION

Note, Disclosure Statement, Security Agreement, and
Collateral Insurance Agreement

ALABAMA

DEAL # 141284

000583

000557

MEMBER NAME(S) (ADDRESS) KIP RANEY		Date 09/16/2017	In this Note, the words Credit Union and Us mean Redstone Federal Credit Union and anyone to Whom We transfer Our rights under the terms and conditions of this Agreement. The words I, My, You, Your and Your(s) mean any person signing this Note.	
110 CHRISTOPHER CIRCLE ATHENS, AL 35611		Loan Account Number 0002389060		

ANNUAL PERCENTAGE RATE		PAID AS SCHEDULED		Amount Financed		Total of Payments	
The cost of Your credit as a yearly rate.		The dollar amount the lender will cost You, if You pay as scheduled.		The amount of credit provided to You or on Your behalf.		The amount You will have paid when You have made all payments as scheduled.	
8.99 %		4377.14 (e)		22535.67		22535.67 (e)	

YOUR PAYMENT SCHEDULE WILL BE:	Number of Payments	Amount of Payments	When Payments Are Due	NO PENALTY FOR EARLY PAYOFF.	Filing Fees	MEANS (e) AN ESTIMATE
	24	404.38	MONTHLY Beginning On			
	Final Payment	404.23	11/15/2017 (e)			

Late Charge: If a payment is late, You will be charged 5% of the amount of any installment which is late by 10 days or more but not less than \$5 and not more than \$100.

Security: You are giving a purchase money security interest in the goods or property being purchased. See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and security interest.

Amount given to You Directly	Amount Paid on Your Account	Amounts Paid to Others on Your behalf	Paid To
	22535.67	400.00	22935.67

PERSONAL PROPERTY SECURITY AGREEMENT

In addition to any other items (land) you have pledged with Us, you offer the following property to secure the above loan and also to secure the collateral as defined in 12 C.F.R. Section 227.12 (d), the collateral securing this debt also secures all other debts now or hereafter owed by any of the undersigned to the Credit Union, including all debts incurred by credit card, except that this collateral shall not secure any loan that is secured by the debtor's principal residence.

Collateral Description: **2017 TOYOTA TAILOR 4D 5-PAZ50MA44046556**

It is further agreed that this instrument or a copy thereof, shall serve as a financing statement under the provisions of the Uniform Commercial Code, and that the signature of the parties affixed below shall constitute the signing of such financing statement.

PROMISE TO PAY: You agree to be bound by the terms of this Note, Personal Property Security Agreement and Collateral Insurance Agreement described above and continued on the reverse side. You promise to pay all money loaned to You under this Agreement plus interest on the unpaid balance at the Annual Percentage Rate disclosed above. If more than one person signs below, except for any person who signs as owner of collateral, each will be responsible for repaying the loan in full (this means being jointly and severally liable). If You are not a Borrower but an Owner of the collateral for this loan, sign below and check the Owner of Collateral box. By doing so You agree only to the terms of the Personal Property Security Agreement, including the cross-collateralization and future advances provisions.

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

BORROWER <i>Kip Raney</i>	DATE 09/16/2017	CO-SIGNER <i>[Signature]</i>	DATE 09/16/2017
CO-BORROWER <input type="checkbox"/> CO-SIGNER <input checked="" type="checkbox"/> OWNER OF COLLATERAL (other than a borrower)	DATE 09/16/2017	SIGNATURES VERIFIED BY DEALER'S EMPLOYEE / NOTARY <i>[Signature]</i>	DATE 09/16/2017

HOLDER IN DUE COURSE NOTICE: If the following box is checked, ☒ Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of goods or services obtained with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by the debtor hereunder.

COLLATERAL INSURANCE AGREEMENT

NOTICE: You agree to be bound by the terms of this Collateral Insurance Agreement described herein and continued on the reverse side. You understand and you are required to maintain comprehensive and collision insurance on the above collateral with a maximum deductible of \$500 and name the Credit Union as a Loss Payee. If You do not purchase the insurance required on the automobile and the Credit Union purchases the insurance, the insurance purchased by the Credit Union will cover only the Credit Union's interest in the

with the proceeds hereof. Recovery hereunder by the debtor shall not exceed amounts paid by the vehicle insurer.

CO-APPLICANT INSURANCE AGREEMENT

NOTICE: You agree to be bound by the terms of the Credit Union Insurance Agreement contained herein and continued on the reverse side. You understand that you are required to maintain comprehensive and collision insurance on the above collateral with a maximum deductible of \$500 and name the Credit Union as a Loss Payee. If you do not purchase the insurance required on the automobile and the Credit Union purchases the insurance, the insurance purchased by the Credit Union will cover only the Credit Union's interest in the property. The insurance will not be liability insurance. Your signature below is evidence you have read the above statement, agree to the terms set out herein and on the reverse, and acknowledge that the Credit Union has explained it to you.

BORROWER-OWNER *Karl Remey* DATE *09/16/2017* *Karl Remey* DATE *09/16/2017*

APPLICATION FOR GROUP CREDIT INSURANCE - ALABAMA

CREDIT LIFE INSURANCE		CREDIT DISABILITY INSURANCE (Primary Applicant Only)	
GROUP POLICY NUMBER 22992-G-23302-G	INSURANCE MAXIMUM (PER INDEBTEDNESS) \$75,000	GROUP POLICY NUMBER 22992-G-23302-G	MAXIMUM MONTHLY DISABILITY BENEFIT \$75.00
MAXIMUM LOAN REPAYMENT PERIOD 180 Months		MAXIMUM LOAN REPAYMENT PERIOD 180 Months	MAXIMUM AGGREGATE DISABILITY BENEFIT (PER INDEBTEDNESS) \$75,000
TERM OF INSURANCE 180 Months	TERMINATION DATE OF INSURANCE	TERM OF INSURANCE 180 MONTHS	TERMINATION DATE OF INSURANCE
		CRITICAL PERIOD COVERAGE <input type="checkbox"/> YES <input type="checkbox"/> NO	

I (we) are applying for the credit insurance coverage(s) selected below and agree to pay the required premium. I (we) understand that fees may be paid by the insurer in connection with this coverage to the sponsor of this plan and/or its affiliates or designees. I (we) understand that the purchase of this insurance is voluntary and not required in order to obtain credit, and that I (we) may terminate it at any time. I (we) understand that if Critical Period Disability Insurance Coverage is indicated above, a MAXIMUM of 12 MONTHLY DISABILITY BENEFITS ARE PAYABLE PER CLAIM OCCURRENCE. I (we) also agree that:

- I am eligible for life insurance if I am presently under age 70 and my loan is repayable within the maximum loan repayment period shown above. In no event is life insurance coverage to remain in force beyond the date you reach age 70. Please read the "When does your insurance terminate?" provision.
- If joint life insurance is selected, we are eligible if the older applicant is presently under age 70 and our loan is repayable within the maximum loan repayment period shown above. We must be jointly and individually liable under the loan. Co-signers or guarantors are not eligible for insurance. In no event is joint life insurance coverage to remain in force beyond the date the older of the two of you reaches age 70. Please read the "When does your insurance terminate?" provision.
- I am eligible for disability insurance if I am presently under age 65 and my loan is repayable within the maximum loan repayment period shown above. I also must be presently working outside the home for wages or profit for 30 hours or more per week and have been so working for 30 days or more immediately prior to this date. In no event is disability insurance coverage to remain in force beyond the date you reach age 65. Please read the "When does your insurance terminate?" provision.
- A person signing this application as co-applicant is not eligible for single disability insurance.

The following question must be answered to determine my (our) eligibility for insurance:

PRIMARY APPLICANT
☐ Yes ☐ No

CO-APPLICANT
(JOINT LIFE INSURANCE ONLY)
☐ Yes ☐ No

During the last two years have you been advised of or treated for cancer, heart attack or coronary artery disease, stroke, cirrhosis, or Acquired Immune Deficiency Syndrome (AIDS)?

I (we) understand that if Critical Period Disability Insurance Coverage is indicated above, a MAXIMUM of 12 MONTHLY DISABILITY BENEFITS ARE PAYABLE PER CLAIM OCCURRENCE. I (we) agree that:

- I am eligible for life insurance if I am presently under age 70 and my loan is repayable within the maximum loan repayment period shown above. In no event is life insurance coverage to remain in force beyond the date you reach age 70. Please read the "When does your insurance terminate?" provision.
- If joint life insurance is selected, we are eligible if the older applicant is presently under age 70 and our loan is repayable within the maximum loan repayment period shown above. We must be jointly and individually liable under the loan. Co-signers or guarantors are not eligible for insurance. In no event is joint life insurance coverage to remain in force beyond the date the older of the two of you reaches age 70. Please read the "When does your insurance terminate?" provision.
- I am eligible for disability insurance if I am presently under age 65 and my loan is repayable within the maximum loan repayment period shown above. I also must be presently working outside the home for wages or profit for 30 hours or more per week and have been so working for 30 days or more immediately prior to this date. In no event is disability insurance coverage to remain in force beyond the date you reach age 65. Please read the "When does your insurance terminate?" provision.
- A person signing this application as co-applicant is not eligible for single disability insurance.

The following question must be answered to determine my (our) eligibility for insurance:

PRIMARY APPLICANT
☐ Yes ☐ No

CO-APPLICANT
(JOINT LIFE INSURANCE ONLY)
☐ Yes ☐ No

During the last two years have you been advised of or treated for cancer, heart attack or coronary artery disease, stroke, cirrhosis, or Acquired Immune Deficiency Syndrome (AIDS)?

My (our) answer to the above question is true to the best of my (our) knowledge and belief. If my co-applicant or I answer "Yes" to this question, we understand that the person answering "Yes" is not eligible for insurance and will not be insured.

The effective date of my (our) insurance will be the date of this application, the date the eligible loan is disbursed, or the date the note evidencing the loan is signed, whichever date is later.

THIS INSURANCE CONTAINS LIMITATIONS/EXCLUSIONS PERTAINING TO BENEFITS PAYABLE.

COVERAGE REQUESTED (OPEN END MONTHLY PREMIUM PER \$100.00 OF OUTSTANDING LOAN BALANCE)

☐ Yes ☒ No Single Life 12.3%

☐ Yes ☒ No Joint Life 18.5%

☐ Yes ☒ No Credit Disability 21.5%

APPLICANT'S SIGNATURE

DATE

CO-APPLICANT'S SIGNATURE (Joint Life Only)

DATE

CS Operator

Redstone Federal Credit Union warrants and certifies that it: 1) has no penalty for prepayment of loans, and 2) applies to this loan the provisions of Regulation Z which implements Public Law 90-321 (the Truth-In-Lending Act) and, where applicable, the Standards of Fairness promulgated by the Department of Defense.

PCS Closed End w Credit Insurance - ALABAMA Residents Revised 9/10/2005

ADDITIONAL PROVISIONS

You further agree (continued from the face of note)

Payment Schedule: You promise to repay the money loaned to You according to the payment schedule disclosed in the Truth in Lending Disclosure Statement on the reverse side. You understand and acknowledge that each payment is applied in the following order: late charges, finance charges, and any unpaid principal balance due.

Prepayment or Irregular Payments: Though You need only pay the fixed installments, You understand You have the right to repay Your entire loan at any time without penalty. You also understand You will only be charged interest to the date You repay Your entire loan. You may make larger payments without penalty and this may reduce the total amount of interest You will pay. Any partial payment of Your loan will not delay Your next scheduled due date(s). You understand any payment that (a) delays or (b) accelerates the reduction of Your loan balance will (a) increase or (b) decrease Your interest charge. The net effect of Your early and late payments if applicable will be taken into account in determining the amount of the final payment due.

Last Payment: You give the Credit Union Your permission to deposit the balance of Your last payment, if any, to Your share account.

Security Interest: You understand and acknowledge that to protect Us, You give Us a security interest under the Uniform Commercial Code as adopted or modified by the laws of the lender's principal place of business in the property (the security) described on the reverse side. Unless the collateral is a household good as defined in 12 C.F.R. Section 227.12(d), the collateral securing this debt also secures all other debts now or hereafter owed to the Credit Union including all debts incurred by credit card, except that this collateral shall not secure any loan that is secured by the debtor's principal residence.

Status of Secured Property: You promise that You own the security and that there are no liens or any other claims against the security other than the Credit Union's. You agree not to sell, lease or transfer the security or pledge it as security to anyone else, until the loan has been paid in full, to take good care of the security and to pay all taxes and liens upon it, to obtain written permission from the Credit Union before making major alterations, to perform all acts which the Credit Union determines are necessary

to protect or any other claims against the security other than the Credit Union's. You agree not to sell, lease or transfer the security or pledge it as security to anyone else, until the loan has been paid in full, to take good care of the security and to pay all taxes and liens upon it, to obtain written permission from the Credit Union before making major alterations, to perform all acts which the Credit Union determines are necessary to make its security interest enforceable, not to use the security for any unlawful purposes, to allow the Credit Union to examine and inspect the security at reasonable times, and to pay all costs of protecting the security including reasonable attorney's fees. You will not move any collateral outside the state in which You reside without prior written Credit Union approval, unless You are moving under military orders and notify Us in advance of the new address. You understand and acknowledge that You will be in default if You fail to keep any of Your promises under this Personal Property Security Agreement, including, but not limited to, Your promise to protect the enforceability of Our security interest.

Filing fees and other charges: You agree to pay all taxes and fees prescribed by law for determining the existence of or for perfecting any security interest of the Credit Union granted under this Note, Disclosure Statement and Security Agreement. See the Current Fee Schedule for other applicable charges.

Delay in Enforcement: The Credit Union can delay enforcing any of its rights under this Agreement any number of times without losing them. You are required to perform strictly under the terms of this Agreement.

Governing Law: It is expressly understood and agreed that the laws of the State of Alabama, except as preempted by the laws of the United States, shall govern this Note, Disclosure Statement and Security Agreement in all respects, including, but not limited to, interpretation, execution, validity, payment notice, demand, protest, damage for non-payment and collection.

Preservation of Agreement Provisions: If any term, condition or provision of this Agreement is determined to be unenforceable only that provision shall be considered to be deleted from this Agreement, and all other terms, conditions and provisions will continue in force until the loan balance is paid in full.

Power of Attorney: You authorize the Credit Union Attorney-in-Fact to transfer title on any titled property that is collateral for Your loan upon approval by the Credit Union.

Copy Received: You acknowledge receipt of a copy of this Note, Disclosure Statement and Security Agreement, and accept and agree to all of its terms as indicated by Your signature on the reverse side.

Lien on Shares: If You are in default, the Credit Union may apply all shares and/or

Events of Default: You will be in default under this Note upon the occurrence of any of the following events, circumstances or occurrences: 1) if You fail to make a payment of principal and/or interest required under this Note by its due date; 2) Your failure to comply with any other terms, covenants or conditions of this Note, any separate security or assignment instrument which secures this Note, or any other agreement (including a loan) You may have with Us at any time; 3) if any warranty or representation or any information in Your application or any financial statements made or submitted to Us by you or on Your behalf in connection with this Note or to induce Us to make this loan proves to be false, misleading or incomplete in any material respect when made or furnished; 4) if You or any endorser, guarantor, co-signer or surety for You in connection with this Note (hereinafter termed "Surety") should die or become insolvent or generally unable to meet Your or its obligations as they become due; 5) if a petition should be filed or other proceedings should be started under the Federal Bankruptcy Code or any State insolvency statute by or against You or any Surety; 6) if a judgment or tax lien should be filed against You or any Surety; 7) if a Receiver should be appointed for You or any Surety; 8) if a writ or order of attachment, levy or garnishment should be issued or any proceeding should be started against You or any Surety or any of Yours or its property, assets or income, to include anyone starting a suit or proceeding to seize any of Your or Surety's funds on deposit with Us; 9) if You permit any other lien holder to gain priority over the lien or security interest of security instrument(s) which secures this Note (if any), except for any prior security interest disclosed in writing to Us that is outstanding when the Credit Union records Your security interest to secure this Note; 10) if You receive advances under any prior lien instrument beyond advances acknowledged by Us prior to recording of the security instrument(s), which secures this Note (if any); 11) if You should sell, transfer, convey or encumber any portion of or any interest in any collateral securing this Note without the Credit Union's prior written consent; 12) if You fail to make a payment or perform all of Your obligations under any instrument or other obligation secured by a security interest which has priority over the lien or security interest created by the security instrument(s) which secures this Note (if any); 13) if the Credit Union should consider itself as to any debts due under this Note unsafe or not completely secure, or if it should believe, in good faith, that the prospect of value of the collateral (if any) which secures this Note is impaired or that the condition or value of the collateral (if any) which secures this Note has significantly deteriorated.

Entire Balance Due: If You are in default in any of the above ways, all of Your obligations to Us under this Note will immediately be due without Us giving You any advance notice. If any payment on Your debt under this Note is accepted after the Credit Union has demanded payment of the entire unpaid balance due or after the Credit Union has sued You, this will be considered a waiver or forgiveness of any default in payments or any other default on Your part. Instead, the Credit Union will just apply any such payment to Your unpaid balance.

Remedies on Default - Sale of Collateral: If this Note is secured, and You do default on Your obligations under this Note, the Credit Union will have all of the rights and remedies provided by law and of a secured Party under the Alabama Uniform Commercial Code and additionally the specific rights: (1) To foreclose on its security interests and/or enforce its rights concerning the collateral securing this loan as provided in any Security Instrument(s) You have signed; (2) If the Credit Union sells the Collateral, the sale proceeds will be applied in the following order: (a) To all of the Credit Union's expenses in connection with taking possession, storing, preparing for sale and selling of the Collateral, including its reasonable attorney's fees; (b) To the costs of terminating any claims against the Collateral that have priority over the Credit Union's security interests and then (c) To the unpaid balance of what You owe on this Note or any other debt cross-collateralized herein. Any money left over will be paid to You or any other party You know of that has a security interest in the Collateral. If the sale proceeds are less than the total You owe Us, You agree to pay the difference, including interest on the principal amount at the Annual Percentage Rate provided for in this Note or at the adjusted rate until paid in full.

Acceleration: If You are in default, the Credit Union may demand payment of the unpaid balance, interest charges, late charges and collection costs, if any, as provided in this Note. You understand that interest will continue to accrue at the Annual Percentage Rate provided for in this Note until all obligations of this Note are paid in full.

Collection and Enforcement Costs: If this Note is referred to an attorney, who is not a

Lien on Shares: If You are in default, the Credit Union may apply all shares and/or deposits (except IRA and Keogh Accounts) then on deposit needed by the Credit Union to repay Your loan, in accordance with the Federal Credit Union Act or applicable State law.

Percentage rate provided for in this Note and all collections of this Note are paid in full.
Collection and Enforcement Costs: If this Note is referred to an attorney, who is not a salaried employee, for collection or enforcement after default, You agree to pay an attorney's fee of 15% of the unpaid debt if the original amount financed exceeds \$200.00, which attorney's fee You agree to be a reasonable one.

Collateral Insurance Agreement

Vehicle Insurance Provisions:

You understand that the terms of your loan agreement and/or note require that: (a) You obtain property insurance against loss or damage (subject to a maximum deductible of \$500) on the vehicle securing your loan in an amount sufficient to cover the Credit Union's interest in the vehicle. This coverage is commonly referred to as comprehensive and collision insurance. (b) The insurance policy obtained must contain a loss payable clause endorsement naming the Credit Union as a Loss Payee. You understand that you may obtain the insurance from any agent or company of your choice. You will instruct your insurance agent to send a copy of the insurance policy, including an appropriate loss endorsement clause to:

**Redstone Federal Credit Union
220 Wynn Drive
Huntsville, AL 35893**

You hereby agree that if you fail to provide the Credit Union with acceptable evidence of the required insurance coverage at all times during the term of your loan, You will be in default under the terms of your loan agreement and as a result will represent a greater risk to the Credit Union. In this event, the Credit Union may at its option purchase insurance for its protection only. This insurance will not be liability insurance. You authorize the addition of such insurance premiums, and finance charges thereon at the interest rate set forth in your loan agreement, to your loan balance pro-rated over the term of the policy commencing with Your receipt of notice of such advance. You understand that the Credit Union will retain a security interest in the vehicle securing your loan until the entire balance, including any premiums and finance charges are paid. Because you will represent an increased risk, you understand and agree that any insurance purchased pursuant to this Collateral Insurance Agreement following your failure to provide the required insurance.

1. Will include creditor physical damage coverage (providing reimbursement for expenses incurred after repossession of the vehicle to repair physical damage to the vehicle);
2. May provide a form of limited comprehensive and collision coverage which is primarily designed to protect only the Credit Union's interest in the vehicle and which will be subject to a \$500.00 deductible and will never exceed the LEAST of (A) the net amount you owe on this loan, (B) the actual cash value of the vehicle at the time of any loss, or (C) the cost of repair or replacement of the vehicle;
3. Will not provide bodily injury or property damage liability coverage and will not fulfill the requirements of any financial responsibility law or any statutory requirement for no-fault coverage;
4. Will be rated according to high risk criteria and the Credit Union's business address rather than your residence, and
5. Will be effective and billed retroactively to the earliest date on which, to the Credit Union's knowledge, you were without the requisite insurance, regardless of when such insurance was actually put in place.

Under the terms of your loan agreement and as a result will represent a greater risk to the Credit Union. In this event, the Credit Union may at its option purchase insurance for its protection only. This insurance will not be liability insurance. You authorize the addition of such insurance premiums, and finance charges thereon at the interest rate set forth in your loan agreement, to your loan balance pro-rated over the term of the policy commencing with Your receipt of notice of such advance. You understand that the Credit Union will retain a security interest in the vehicle securing your loan until the entire balance, including any premiums and finance charges are paid. Because you will represent an increased risk, you understand and agree that any insurance purchased pursuant to this Collateral Insurance Agreement following your failure to provide the required insurance.

1. Will include creditor physical damage coverage (providing reimbursement for expenses incurred after repossession of the vehicle to repair physical damage to the vehicle);
2. May provide a form of limited comprehensive and collision coverage which is primarily designed to protect only the Credit Union's interest in the vehicle and which will be subject to a \$500.00 deductible and will never exceed the LEAST of (A) the net amount you owe on this loan, (B) the actual cash value of the vehicle at the time of any loss, or (C) the cost of repair or replacement of the vehicle;
3. Will not provide bodily injury or property damage liability coverage and will not fulfill the requirements of any financial responsibility law or any statutory requirement for no-fault coverage;
4. Will be rated according to high risk criteria and the Credit Union's business address rather than your residence, and
5. Will be effective and billed retroactively to the earliest date on which, to the Credit Union's knowledge, you were without the requisite insurance, regardless of when such insurance was actually put in place.

Other Insurance Provisions:

You promise to maintain insurance as long as any balance remains on this Note to protect Us from financial loss as a result of damage to or destruction of the property You pledge. You may obtain insurance protection through an agent of your choice. At the Credit Union's request you may be asked to provide proof of insurance protection. If You do not obtain insurance the Credit Union may at its sole option either: 1) obtain this insurance and add its cost to Your loan balance or 2) declare You in default and enforce any or all of its rights under this Personal Property Security Agreement. Insurance the Credit Union obtains is primarily for its protection, and will not insure You against bodily injury, property damage, or other liability claims. If the Credit Union obtains the insurance, You agree to pay an additional amount with Your payments to cover principal and interest applicable to Your insurance advance over the term of the policy commencing with Your receipt of notice of such advance. You further agree that any insurance premium advance will be secured by the security property.

Neither this Agreement nor the Credit Union's past conduct in obtaining insurance on Your behalf upon Your default shall make Us responsible for obtaining insurance in the future.

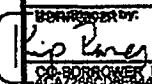
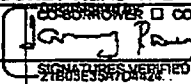



THE PROPERTY DESCRIPTION ON THE REVERSE SIDE IS PART OF THIS AGREEMENT.

NOTICE: SIGN THIS AGREEMENT ON THE REVERSE SIDE.

EXHIBIT D

REDSTONE FEDERAL CREDIT UNION

Note, Disclosure Statement and Security Agreement

MEMBER NAME(S)/ADDRESS(ES) KIP DWAYNE RANEY, TAMMY P RANEY 110 CHRISTOPHER CIR ATHENS, AL 35611		Date 10/19/2018	In this Note, the words Credit Union and Us mean Redstone Federal Credit Union and anyone to Whom We transfer Our rights under the terms and conditions of this Agreement. The words I, My, You, Your and Your(s) mean any person signing this Note.	
Loan Account Number 28324-G				
ANNUAL PERCENTAGE RATE The cost of Your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost You, if You pay as scheduled.	Amount Financed The amount of credit provided to You or on Your behalf.	Total of Payments The amount You will have paid when You have made all payments as scheduled.	
11.000 %	\$15,394.45 (e)	\$48,718.49	\$64,112.94 (e)	
YOUR PAYMENT SCHEDULE WILL BE:	Number of Payments 59 Final Payment	Amount of Payments \$1,068.55 \$1,068.49	When Payments Are Due MONTHLY Beginning On 12/18/2018 (e)	NO PENALTY FOR EARLY PAYOFF.
				Filing Fees \$0.00
MEANS (e) AN ESTIMATE				
<input checked="" type="checkbox"/> Your loan is a FIXED Rate loan for the life of the loan. <input type="checkbox"/> Your loan is a VARIABLE Rate loan. The Annual Percentage Rate will be determined by a loan rate index plus an _____ % margin and is subject to change. The Annual Percentage Rate and Daily Periodic Rate may increase or decrease as the index changes. The value of Your index will be subject to change every three (3) calendar months from the calendar month of this Agreement on the first day of that month. Your Annual Percentage Rate will be adjusted based upon the market index and margin on the fifth (5th) day of the month beginning four (4) calendar months after the calendar month of this Agreement and on the fifth (5th) day of every third (3rd) calendar month thereafter for the term of this Agreement. The index is the weekly average yield (percent per annum) of one-year US Government Securities on actively traded non-inflation-indexed issues adjusted to constant maturities as published in the Federal Reserve's weekly H.15 release. The current index is the most recent index available as of the first Friday of the calendar month just prior to the calendar month of this Note. <input type="checkbox"/> Your loan is a Share (Savings) Secured Variable Rate Loan . The Annual Percentage Rate on a loan advance that is secured by a Share Account (Savings) is established prior to or at the time of the advance and is disclosed above and is based on the dividend rate on the Share Account (Savings) that is pledged plus a 2.00% margin or 3.00%, whichever is higher. The index is the current dividend rate for the Shares Account (Savings) as approved by the Board of Directors at the time of the loan advance. The Share Account (Savings) dividend rate is subject to change every calendar month on the first (1st) day of that month. Periodically, your Annual Percentage Rate will be adjusted based upon the new dividend rate plus the agreed upon margin or 3.00%, whichever is higher. Your initial change will occur on the fifth (5th) day of the month that is four (4) calendar months after the calendar month of this Agreement. After the initial change, any subsequent changes will take place on the fifth (5th) day of every third (3rd) calendar month for the term of this Agreement. <input type="checkbox"/> With regard to either variable rate loan, the ANNUAL PERCENTAGE RATE shall not be adjusted higher than 18% or the maximum Annual Percentage Rate permissible by law whichever is less, nor decrease below 5.65% or 3% on Share (Savings) Secured loans over the lifetime of the loan; nor shall any adjustments of the ANNUAL PERCENTAGE RATE at any given change exceed 3% in any twelve (12) calendar month period. An increase in the Annual Percentage Rate will usually result in more payments of the same amount, and in more interest paid over the estimated term of this loan advance. For example: If You had borrowed \$ 15,000.00 for 72 months at an ANNUAL PERCENTAGE RATE of 11%, You will have nine (9) additional payments to make if the ANNUAL PERCENTAGE RATE increased the maximum of 3% on the first adjustment date. Late Charge: If a payment is late, You will be charged 6% of the amount of any installment, which is late by 10 days or more, but not less than \$5 and not more than \$100. Security: You are giving a purchase money security interest in the _____ (brief description of other property already owned by borrower) goods or property being purchased, unless the following box is checked: <input type="checkbox"/> See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties, and security interest.				
You understand that You are required to maintain comprehensive and collision coverage on the above collateral with a maximum deductible of \$500. Failure to maintain coverage may result in added insurance premiums to Your loan in order to protect the security interest of the Credit Union. See Page 3 for additional Collateral Insurance provisions. PROMISE TO PAY: You agree to be bound by the terms of this Note and Personal Property Security Agreement on the reverse side and Collateral Insurance Agreement described above and continued on Page 3. You promise to pay all money loaned to You under this Agreement plus interest on the unpaid balance at the Annual Percentage Rate disclosed above. If more than one person signs below, except for any person who signs as owner of collateral, each will be responsible for repaying the loan in full (this means being jointly and severally liable). If You are not a Borrower but an Owner of the collateral for this loan, sign below and check the Owner of Collateral box. By doing so You agree only to the terms of the Personal Property Security Agreement, including the cross-collateralization and future advances provisions.				
CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.				
Borrower by:  KIP RANEY CO-BORROWER <input type="checkbox"/> CO-SIGNER <input type="checkbox"/> OWNER OF COLLATERAL (other than a borrower)		DATE 10/19/2018	CO-BORROWER <input type="checkbox"/> CO-SIGNER <input type="checkbox"/> OWNER OF COLLATERAL (other than a borrower)  TAMMY RANEY DATE 10/19/2018	
CO-BORROWER <input type="checkbox"/> CO-SIGNER <input type="checkbox"/> OWNER OF COLLATERAL (other than a borrower)		DATE	SIGNATURES VERIFIED BY RFCU EMPLOYEE / NOTARY  SYLVESTER LYONS (SEAL) DATE 10/19/2018	
CREDIT LIFE INSURANCE		CREDIT DISABILITY INSURANCE (Primary Applicant Only)		
GROUP POLICY NUMBER 28324-G, 28324-G	INSURANCE MAXIMUM (PER INDEBTEDNESS) \$75,000	GROUP POLICY NUMBER 28324-G, 28324-G	MAXIMUM MONTHLY DISABILITY BENEFIT \$750.00	WAITING PERIOD 30 Days
MAXIMUM LOAN REPAYMENT PERIOD 180 Months	TERMINATION DATE OF INSURANCE	MAXIMUM LOAN REPAYMENT PERIOD 180 Months	MAXIMUM AGGREGATE DISABILITY BENEFIT (PER INDEBTEDNESS) \$75,000	RETROACTIVE BENEFIT <input type="checkbox"/> YES <input type="checkbox"/> NO
TERM OF INSURANCE 180 Months	TERMINATION DATE OF INSURANCE	TERM OF INSURANCE 180 Months	TERMINATION DATE OF INSURANCE	CRITICAL PERIOD COVERAGE <input type="checkbox"/> YES <input type="checkbox"/> NO
I (we) are applying for the credit insurance coverage(s) selected below and agree to pay the required premium. I (we) understand that fees may be paid by the insurer in connection with this coverage to the sponsor of this plan and/or its affiliates or designates. I (we) understand that the purchase of this insurance is voluntary and not required in order to obtain credit, and that I (we) may terminate it at any time. I (we) understand that if Critical Period Disability Insurance Coverage is indicated above, a MAXIMUM of 12 MONTHLY DISABILITY BENEFITS ARE PAYABLE PER CLAIM OCCURRENCE. I (we) also agree that:				
1. I am eligible for life insurance if I am presently under age 70 and my loan is repayable within the maximum loan repayment period shown above. In no event is life insurance coverage to remain in force beyond the date you reach age 70. Please read the "When does your insurance terminate?" provision. 2. If joint life insurance is selected, we are eligible if the older applicant is presently under age 70 and our loan is repayable within the maximum loan repayment period shown above. We must be jointly and individually liable under the loan. Co-signers or guarantors are not eligible for insurance. In no event is joint life insurance coverage to remain in force beyond the date the older of the two of you reaches age 70. Please read the "When does your insurance terminate?" provision. 3. I am eligible for disability insurance if I am presently under age 60 and my loan is repayable within the maximum loan repayment period shown above. I also must be presently working outside the home for wages or profit for 30 hours or more per week and have been so working for 30 days or more immediately prior to this date. In no event is disability insurance coverage to remain in force beyond the date you reach age 60. Please read the "When does your insurance terminate?" provision. 4. A person signing this application, as co-applicant is not eligible for single disability insurance.				
The following question must be answered to determine my (our) eligibility for insurance:				
PRIMARY APPLICANT <input type="checkbox"/> Yes <input type="checkbox"/> No		CO-APPLICANT (JOINT LIFE INSURANCE ONLY) <input type="checkbox"/> Yes <input type="checkbox"/> No		
During the last two years have you been advised of or treated for cancer, heart attack or coronary artery disease, stroke, cirrhosis, or Acquired Immune Deficiency Syndrome (AIDS)?				
My (our) answer to the above question is true to the best of my (our) knowledge and belief. If my co-applicant or I answer "Yes" to this question, we understand that the person answering "Yes" is not eligible for insurance and will not be insured.				
The effective date of my (our) insurance will be the date of this application, the date the eligible loan is disbursed, or the date the note evidencing the loan is signed, whichever date is later.				
THIS INSURANCE CONTAINS LIMITATIONS/EXCLUSIONS PERTAINING TO BENEFITS PAYABLE.				
COVERAGE REQUESTED (OPEN END MONTHLY PREMIUM PER \$100.00 OF OUTSTANDING LOAN BALANCE)				
<input type="checkbox"/> Yes <input type="checkbox"/> No Single Life 12.5%		<input type="checkbox"/> Yes <input type="checkbox"/> No Joint Life 18.5%		
<input type="checkbox"/> Yes <input type="checkbox"/> No Credit Disability 21.5%		<input type="checkbox"/> Yes <input type="checkbox"/> No Credit Disability 21.5%		
APPLICANT'S SIGNATURE  KIP RANEY	DATE 10/19/2018	CO-APPLICANT'S SIGNATURE (Joint Life Only)  TAMMY RANEY	DATE 10/19/2018	CS OPERATOR SYLVESTER LYONS

Redstone Federal Credit Union - Confidential

Page 2 of 8 Pages

Revised 9/2011 ALClosedEndNote

REDSTONE FEDERAL CREDIT UNION**Note, Disclosure Statement and Security Agreement**

MEMBER NAME(S) KIP DWAYNE RANEY		Date 10/19/2018	Loan Account Number 6868	
Amount 4,847.43	Paid To CAPITAL ONE	Amount 8,587.08	Paid To WELLS FARGO CARD SERV	Amount 11,651.49
3,804.57	BARCLAYS	1,733.62	LOWES	4,084.42
				SYNCHRONY BANK

In addition to any shares (funds) you have on deposit with Us, you offer the following property to secure the above loan and also unless the collateral is a household good as defined in 12 C.F.R. Section 227.12 (d), the collateral securing this debt also secures all other debts now or hereafter owed by any party executing this Note to the Credit Union, including all debts incurred by credit card, except that this collateral shall not secure any loan that is secured by the debtor's principal residence.

Collateral Description:
It is further agreed that this instrument or a copy thereof, shall serve as a financing statement under the provisions of the Uniform Commercial Code, and that the signature of the parties on page 1 of this Note shall constitute the signing of such financing statement.

You further agree (continued from the face of note)

Payment Schedule: You promise to repay the money loaned to You according to the payment schedule disclosed in the Truth in Lending Disclosure Statement on the reverse side. You understand and acknowledge that each payment is applied in the following order: late charges, finance charges, and any unpaid principal balance due.

Prepayment or Irregular Payments: Though You need only pay the fixed installments, You understand You have the right to repay Your entire loan at any time without penalty. You also understand You will only be charged interest to the date You repay Your entire loan. You may make larger payments without penalty and this may reduce the total amount of interest You will pay. Any partial payment of Your loan will not delay Your next scheduled due date(s). You understand any payment that (a) delays or (b) accelerates the reduction of Your loan balance will (a) increase or (b) decrease Your interest charge. The net effect of Your early and late payments, plus any changes caused by Your loan being a variable rate loan, if applicable, will be taken into account in determining the amount of the final payment due.

Last Payment: You give the Credit Union Your permission to deposit the balance of Your last payment, if any, to Your share account.

Security Interest: You understand and acknowledge that to protect Us, You give Us a security interest under the Uniform Commercial Code as adopted or modified by the laws of the lender's principal place of business in the property (the security) described on the reverse side and above. Unless the collateral is a household good as defined in 12 C.F.R. Section 227.12(d), the collateral securing this debt also secures all other debts now or hereafter owed to the Credit Union, including all debts incurred by credit card, except that this collateral shall not secure any loan that is secured by the debtor's principal residence.

Status of Secured Property: You promise that You own the security and that there are no liens or any other claims against the security other than the Credit Union's. You agree not to sell, lease or transfer the security or pledge it as security to anyone else, until the loan has been paid in full; to take good care of the security and to pay all taxes and liens upon it; to obtain written permission from the Credit Union before making major alterations; to perform all acts which the Credit Union determines are necessary to make its security interest enforceable; not to use the security for any unlawful purposes; to allow the Credit Union to examine and inspect the security at reasonable times; and to pay all costs of protecting the security including reasonable attorney's fees. You will not move any collateral outside the state in which You reside without prior written Credit Union approval, unless You are moving under military orders and notify Us in advance of the new address. You understand and acknowledge that You will be in default if You fail to keep any of Your promises under this Personal Property Security Agreement, including, but not limited to, Your promise to protect the enforceability of Our security interest.

Filing fees and other charges: You agree to pay all taxes and fees prescribed by law for determining the existence of or for perfecting any security interest of the Credit Union granted under the Note, Disclosure Statement and Security Agreement. See the Current Fee Schedule for other applicable charges.

Delay in Enforcement: The Credit Union can delay enforcing any of its rights under this Agreement any number of times without losing them. You are required to perform strictly under the terms of this Agreement.

Governing Law: It is expressly understood and agreed that the laws of the State of Alabama, except as preempted by the laws of the United States, shall govern this Note, Disclosure Statement and Security Agreement in all respects, including, but not limited to, interpretation, execution, validity, payment, notice, demand, protest, damage for non-payment and collection.

Preservation of Agreement Provisions: If any term, condition or provision of this Agreement is determined to be unenforceable only that provision shall be considered to be deleted from this Agreement, and all other terms, conditions and provisions will continue in force until the loan balance is paid in full.

Power of Attorney: You appoint the Credit Union Attorney-In-Fact to transfer title on any titled property that is collateral for Your loan upon approval by the Credit Union.

Copy Received: You acknowledge receipt of a copy of this Note, Disclosure Statement and Security Agreement, and accept and agree to all of its terms as indicated by Your signature on the reverse side.

Events of Default: You will be in default under this Note upon the occurrence of any of the following events, circumstances or occurrences: 1) If You fail to make a payment of principal and/or interest required under this Note by its due date; 2) Your failure to comply with any other terms, covenants or conditions of this Note, any separate security or assignment instrument which secures this Note, or any other agreement (including a

Events of Default (con't): loan) You may have with Us at any time; 3) If any warranty or representation or any information in Your application or any financial statements made or submitted to Us by you or on Your behalf in connection with this Note or to induce Us to make this loan proves to be false, misleading or incomplete in any material respect when made or furnished; 4) If You or any endorser, guarantor, co-signer or surety for You in connection with this Note (hereinafter termed "Surety") should die or become insolvent or generally unable to meet Your or its obligations as they become due; 5) If a petition should be filed or other proceedings should be started under the Federal Bankruptcy Code or any State insolvency statute by or against You or any Surety; 6) If a judgment or tax lien should be filed against You or any Surety; 7) If a Receiver should be appointed for You or any Surety; 8) If a writ or order of attachment, levy or garnishment should be issued or any proceeding should be started against You or any Surety or any of Yours or its property, assets or income, to include anyone starting a suit or proceeding to seize any of Your or Surety's funds on deposit with Us; 9) If You permit any other lien holder to gain priority over the lien or security interest of security instrument(s) which secures this Note (if any), except for any prior security interest disclosed in writing to Us that is outstanding when the Credit Union records Your security interest to secure this Note; 10) If You receive advances under any prior lien instrument beyond advances acknowledged by Us prior to recording of the security instrument(s) which secures this Note (if any); 11) If You should sell, transfer, convey or encumber any portion of or any interest in any collateral securing this Note without the Credit Union's prior written consent; 12) If You fail to make a payment or perform all of Your obligations under any instrument or other obligation secured by a security interest which has priority over the lien or security interest created by the security instrument(s) which secures this Note (if any); 13) With regard to a Share (Savings) Secured Variable Rate Loan, your failure to maintain a pledged Share (Savings) Account during the entire time any balance on this Note is outstanding; or 14) If the Credit Union should consider itself as to any debts due under this Note unsafe or not completely secure, or if it should believe, in good faith, that the prospect of Your payment or other performance under this Note is impaired or that the condition or value of the collateral (if any) which secures this Note has significantly deteriorated.

Entire Balance Due: If You are in default in any of the above ways, all of Your obligations to Us under this Note will immediately be due without Us giving You any advance notice. If any payment on Your debt under this Note is accepted after the Credit Union has demanded payment of the entire unpaid balance due or after the Credit Union has sued You, this won't be considered a waiver or forgiveness of any default in payments or any other default on Your part. Instead, the Credit Union will just apply any such payment to Your unpaid balance.

Remedies on Default - Sale of Collateral: If this Note is secured, and You do default on Your obligations under this Note, the Credit Union will have all of the rights and remedies provided by law and of a Secured Party under the Alabama Uniform Commercial Code and additionally, the specific rights: (1) To foreclose on its security interests and/or enforce its rights concerning the collateral securing this loan as provided in any Security Instrument(s) You have signed. (2) If the Credit Union sells the Collateral, the sale proceeds will be applied in the following order: (a) To all of the Credit Union's expenses in connection with Us taking possession, storing, preparing for sale and selling of the Collateral, including its reasonable attorneys' fees; (b) To the costs of terminating any claims against the Collateral that have priority over the Credit Union's security interests; and then (c) To the unpaid balance of what You owe on this Note or any other debt cross-collateralized herein. Any money left over will be paid to You or any other party You know of that has a security interest in the Collateral. If the sale proceeds are less than the total You owe Us, You agree to pay the difference, including interest on the principal amount at the Annual Percentage Rate provided for in this Note or at the adjusted rate if this is a variable rate loan until paid in full.

Lien on Shares: If You are in default, the Credit Union may apply all shares and/or deposits (except IRA and Keogh Accounts) then on deposit needed by the Credit Union to repay Your loan, in accordance with the Federal Credit Union Act or applicable State law.

Acceleration: If You are in default, the Credit Union may demand payment of the unpaid balance, interest charges, late charges and collection costs, if any, as provided in this Note. You understand that interest will continue to accrue at the applicable fixed or variable rate until all obligations of this Note are paid in full.

Collection and Enforcement Costs: If this Note is referred to an attorney, who is not a salaried employee, for collection or enforcement after default, You agree to pay an attorney's fee of 15% of the unpaid debt if the original amount financed exceeds \$300.00, which attorney's fee You agree to be a reasonable one.

Redstone Federal Credit Union warrants and certifies that it: 1) has no penalty for prepayment of loans, and 2) applies to this loan the provisions of Regulation Z which implements Public Law 90-321 (the Truth-in-Lending Act) and, where applicable, the Standards of Fairness promulgated by the Department of Defense.

REDSTONE FEDERAL CREDIT UNION**Note, Disclosure Statement and Security Agreement**

MEMBER NAME(S) KIP DWAYNE RANEY	Date 10/19/2018	Loan Account Number 2868
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Vehicle Insurance Provisions:

You understand that the terms of your loan agreement and/or note require that: (a) You obtain property insurance against loss or damage (subject to a maximum deductible of \$500) on the vehicle securing your loan in an amount sufficient to cover the Credit Union's interest in the vehicle. This coverage is commonly referred to as comprehensive and collision insurance. (b) The insurance policy obtained must contain a loss payable clause endorsement naming the Credit Union as an additional insured. You understand that you may obtain the insurance from any agent or company of your choice. You will instruct your insurance agent to send a copy of the insurance policy, including an appropriate loss endorsement clause to:

Redstone Federal Credit Union
220 Wynn Drive
Huntsville, AL 35893

You hereby agree that if you fail to provide the Credit Union with acceptable evidence of the required insurance coverage at all times during the term of your loan, You will be in default under the terms of your loan agreement and as a result will represent a greater risk to the Credit Union. In this event, the Credit Union may at its option purchase insurance for its protection only. This insurance will not be liability insurance. You authorize the addition of such insurance premiums, and finance charges thereon at the interest rate set forth in your loan agreement, to your loan balance prorated over the remaining term of the loan. You understand that the Credit Union will retain a security interest in the vehicle securing your loan until the entire balance, including any premiums and finance charges are paid.

Because you will represent an increased risk, you understand and agree that any insurance purchased pursuant to this Collateral Insurance Agreement following your failure to provide the required insurance:

- 1) Will include creditor physical damage coverage (providing reimbursement for expenses incurred after repossession of the vehicle to repair physical damage to the vehicle);
- 2) May provide a form of limited comprehensive and collision coverage which is primarily designed to protect only the Credit Union's interest in the vehicle and which will be subject to a \$500.00 deductible and will never exceed the LEAST of (A) the net amount you owe on this loan, (B) the actual cash value of the vehicle at the time of any loss, or (C) the cost of repair or replacement of the vehicle;
- 3) Will not provide bodily injury or property damage liability coverage and will not fulfill the requirements of any financial responsibility law or any statutory requirement for no-fault coverage;
- 4) Will be rated according to high risk criteria and the Credit Union's business address rather than your residence; and
- 5) Will be effective and billed retroactively to the earliest date on which, to the Credit Union's knowledge, you were without the requisite insurance, regardless of when such insurance was actually put in place.

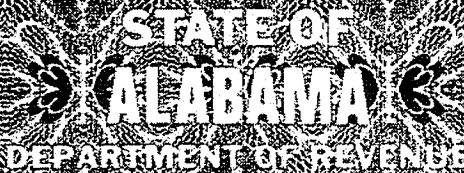
Other Insurance Provisions:

You promise to maintain insurance as long as any balance remains on this Note to protect Us from financial loss as a result of damage to or destruction of the property You pledge. You may obtain insurance protection through an agent of your choice. At the Credit Union's request you may be asked to provide proof of insurance protection. If You do not obtain insurance the Credit Union may at its sole option either: 1) obtain this insurance and add its cost to Your loan balance or 2) declare You in default and enforce any or all of its rights under this Personal Property Security Agreement. Insurance the Credit Union obtains is primarily for its protection, and will not insure You against bodily injury, property damage, or other liability claims. If the Credit Union obtains the insurance, You agree to pay an additional amount with Your payments to cover principal and interest applicable to Your insurance advance over the term of the policy commencing with Your receipt of notice of such advance. You further agree that any insurance premium advance will be secured by the security property.

Neither this Agreement nor the Credit Union's past conduct in obtaining insurance on Your behalf upon Your default shall make Us responsible for obtaining insurance in the future.

**THE PROPERTY DESCRIPTION ON PAGE 2 IS PART OF THIS AGREEMENT.
NOTICE: SIGN THIS AGREEMENT ON PAGE 1.**

EXHIBIT E



TITLE NO.		VEHICLE IDENTIFICATION NUMBER			TRANS. CODE		DATE ISSUED	
102296543		4T1BF1FK1GU593291			90		07/15/2019	
YR. MODEL		MAKE		MODEL		BODY TYPE		PREV. AC. TITLE NO.
2016		TOYOTA		CAMRY		4D		
CYL.	NEW	USED	DEMO	PURCHASE DATE	NO. LIENS	COLOR	ONHOLD PER	
04		XX		06/24/2019	1	BLACK	049545	

RANEY CHARLES DEWAYNE
808 N BEATY ST
ATHENS AL 35611

1,35,74

REDSTONE FEDERAL CREDIT UNION
220 WYNN DRIVE
HUNTSVILLE AL 35893

RESIDENT ADDRESS IF DIFFERENT

ODOMETER: ACTUAL

The holder of Lien on the vehicle described in this Certificate does hereby state that the Lien described in said Certificate of Lien is released and discharged.

REDSTONE FEDERAL CREDIT UNION
220 WYNN DRIVE
HUNTSVILLE AL 35893

By _____
Secretary of Authorized Agents

~~SECRET~~ ~~CONFIDENTIAL~~

By _____
Signature of Authorized Agent

Date _____

This certificate serves as an official document of the Dept. of the State has been made for the vehicle described herein, purchased on the face hereof has been duly recorded as to the security interest by filing shown hereon. If any, but, said to the United States, this State or any political subdivision of

~~0000~~586
DEWAYNE RANEY
~~00000000~~327

52173871

KEEP IN A SAFE

TITLE



STATE OF
ALABAMA
DEPARTMENT OF REVENUE

CERTIFICATE OF TITLE FOR A VEHICLE

TITLE NO. 102470193 VEHICLE IDENTIFICATION NUMBER 5TFRY5F10FX176527 TRANS CODE 5 DATE ISSUED 08/16/2019
YR. MODEL 2015 MAKE TOYOTA MODEL TUNDRA BODY TYPE PK PREV AL TITLE NO. 50088190
CH. NEW USED DEMO PURCHASE DATE NO. LIENS COLOR BLACK ODOMETER 000011

NAME(S) AND MAILING ADDRESS OF OWNER(S)
RANEY KIP OR RANEY TAMMY
100 CHRISTOPHER CIRCLE
ATHENS AL 35611

MAIL TO

REDSTONE FEDERAL CREDIT UNION
220 WYNN DRIVE
HUNTSVILLE AL 35893

RESIDENT ADDRESS IF DIFFERENT

LEGENDS

ODOMETER: ACTUAL

IF LENDER'S NAME, ADDRESS AND LIEN DATE 07/26/2019
REDSTONE FEDERAL CREDIT UNION
220 WYNN DRIVE
HUNTSVILLE AL 35893

IF LENDER'S NAME, ADDRESS AND LIEN DATE



This certificate serves as an official document of the Department of Revenue that prima facie evidence of an application for certificate of title has been made for the vehicle described hereon and that the same has been duly recorded in the records of the Department of Revenue. If any person claims an interest in this vehicle, he or she should file a claim with the Department of Revenue.

583
KIP D. RANEY
172

KEEP IN A

RELEASE OF LIEN
The holder of title on the vehicle described in this Certificate does hereby state that the lien described in said Certificate of title is released and discharged.

First Lienholder

By _____
Signature of Authorized Agent

Date _____

Second Lienholder

By _____
Signature of Authorized Agent

Date _____

CONTROL NUMBER
52326946

THIS TITLE

HOLD TO LIGHT TO VIEW WATERMARK



TITLE NO.		VEHICLE IDENTIFICATION NUMBER		TRANS. CODE		DATE ISSUED	
54182168		5TFAZ5CN4HX045556		01		10/18/2017	
YR. MODEL		MAKE		MODEL		BODY TYPE	
2017		TOYT		TACOMA		PU	
CYL.	NEW	USED	DEMO	PURCHASE DATE		NO. LIENS	COLOR
06	XX			09/16/2017		1	SIL
							CHASSIS NO.
							000020

RANEY KIP OR RANEY DYLAN
110 CHRISTOPHER CIRCLE
ATHENS AL 35611

REDSTONE FEDERAL CREDIT UNION
220 WYNN DR
HUNTSVILLE AL 35893

RESIDENT ADDRESS IF DIFFERENT

ODOMETER READING IS THE ACTUAL MILEAGE

RELEASE OF LITV
The Paper of Litv on the vehicle described
in this Certificate does hereby state that the
car described in said Certificate of Title is
not lost and damaged.

REDSTONE FEDERAL CREDIT UNION
220 WYNN DR
HUNTSVILLE AL 35893

By _____
Signature of Authorized Agent

Figure 1. Schematic representation of the experimental design. The subjects were divided into two groups: a control group and an experimental group. The control group received a standard treatment, while the experimental group received a treatment with a specific intervention. The results were then compared between the two groups.

[illegible]

Signature of Authorized Agent

Date _____

The certificate serves as a written declaration that the U.S. of life has been made for the person described herein, named on the face hereof has been duly recorded as the security interest by loans, shown herein if any. But, to the United States, this State in any political subdivision

583

KIP D. RANEY

~~SECRET~~ 060

CONTROL NUMBER

49548560

HIS TITLE